

On the twenty-second of April, 2015, leading business women representing more than twelve local chambers and associations of Afghanistan and Pakistan gathered in Islamabad, Pakistan for a cross-border international Women's Business Conference. Representatives at the conference discussed legal, financial, and regulatory issues, governmental policies, and donor support important to women-led small and medium sized enterprises, as well as the transactional, and operational aspects of business. After three days of discussion, the representatives of this conference developed and adopted the following consensus resolution.

THE WOMEN OF THIS CONFERENCE RESOLVE THE FOLLOWING:

RESOLVED THAT THE PAKISTAN-AFGHANISTAN JOINT CHAMBERS OF COMMERCE AND INDUSTRY (PAJCCI) SHOULD STRENGTHEN TIES BETWEEN AFGHAN AND PAKISTANI BUSINESS WOMEN-LED BUSINESSES

There should be reserved seats on the main board of the PAJCCI, and the ratio of the representation should not be less than 25%. There should be equal representation from Afghanistan and Pakistan.

A Women's Committee, which is focused on issues important to women-led SMEs and has independent decision-making powers, should be formed.

Selection of members of the Women's Committee: The women of the committee should be selected from the local chambers.

Within this Committee, there will be an elected Executive Body of the Women's Committee that develops the goals and objectives for the Committee.

Selection of the Executive Body of the Women's Committee: The representation should be on a rotational basis, where the members will represent local women chambers. Details of the selection process should be further discussed with the Executive members and Presidents of the local women's chambers and associations.

The rights of the Executive Body: The Executive Body should be autonomous in making decisions and policies related to women's issues.

The women members of the PAJCCI board will be appointed by this Executive Body.

Meetings of the Women's Committee: Women members of the committee should meet within their country quarterly and should meet bilaterally biannually.

The international donor community should support and sponsor the activities of the women's committee and the financing of the committee.

The PAJCCI should reserve seats on each of its committees for women representatives.

The PAJCCI should provide women members with an array of tools and forums including networking, international conferences, exhibitions, mentoring and seminars on timely business topics to increase women entrepreneurs' knowledge and skills.

The international donor community should support the regular interaction of Afghanistan and Pakistan business women.

RESOLVED THAT BUSINESS WOMEN SHOULD HAVE GREATER ACCESS TO COMMERCIAL INFORMATION TO FACILITATE THEIR BUSINESS DEALINGS IN AFGHANISTAN AND PAKISTAN AND WITH EACH OTHER:

Business women in both countries need access to critical commercial information about their markets and business opportunities in both countries and in third countries.

An Afghanistan-Pakistan women's business directory should be created and available online so that it will be easy to locate potential partners in various sectors. This directory should be managed by an independent entity. The Women's Committee should be responsible for establishing the business directory.

A women's web portal should be created that allows women in both countries to network, exchange ideas, gain access to critical information about doing business in both markets, and other essential information that will make it easier to do business.

Information about regulatory policies and procedures in trade should be published and made available.

RESOLVED THAT THE GOVERNMENTS OF AFGHANISTAN AND PAKISTAN AND OTHER RELEVANT ORGANIZATIONS SHOULD PROVIDE SPECIFIC INCENTIVES FOR WORKING WITH WOMEN ENTREPRENEURS

Women SMES in both countries find it urgent for the government to provide specific low cost financing or credit guarantees to women-owned businesses to facilitate more trade.

Both governments should develop incentives for joint ventures between Pakistani and Afghan women entrepreneurs.

Both governments should develop free or low cost legal assistance programmes for women-led SMEs so that they are able to more easily comply with relevant laws and regulations in order to trade with one another.

Both governments should explore the possibility of creating a special Women's Industrial Zone (Export Free Zone). The governments should explore the Indian model of these zones.

Afghanistan should extend the period of its tax free zone from five years to ten years for women.

Tariffs should be reduced for the exports of women-led enterprises.

The Governments of Afghanistan and Pakistan should enhance cross-border transit infrastructure.

Governments or an independent entity should establish a packaging or a label/logo that all of the women owned business can use on their products.

RESOLVED THAT WOMEN BUSINESS OWNERS IN AFGHANISTAN AND PAKISTAN NEED ACCESS TO EFFECTIVE COMMERCIAL DISPUTE RESOLUTION.

The Women's Committee and the main board of the PAJCCI should enter into a cooperative agreement with International Center for Dispute Resolution (ICDR) to work together to promote the use of alternative dispute resolution (ADR) and to conduct joint initiatives aimed at developing an arbitration culture in both countries.

RESOLVED THAT THE GOVERNMENTS OF AFGHANISTAN AND PAKISTAN PROMOTE INCREASED TRADE IN THE FORMAL SECTOR.

Both governments should work with relevant stakeholders including the PACCI to address taxation problems.

Both governments must take action to stop the massive Illegal trade among countries and to reduce tax duties/tariffs. In order to do this, both governments need to examine their laws and requirements for opening a business and engaging in trade, streamline regulations, and make it easier to create a formal business to encourage more companies to operate legally. Reducing illegal trade will create competitive price structures so that businesses may enhance their volume of export.

RESOLVED THAT BOTH GOVERNMENTS SHOULD IMPROVE TRADE FACILITATION AND MARKET ACCESS FOR ALL SMES AND IN PARTICULAR FOR WOMEN-OWNED SMES.

Six-month multiple-entry business visas should be made available in both Afghanistan and Pakistan

Customs regulations and procedures need to be transparent and consistent.

Collective efforts should be made for greater bilateral trade between countries and for women SMEs. Increased trade exhibitions and displays in both countries would help women to learn of opportunities and to expand their own businesses into new sectors.

Both governments should explore establishing a body designed to facilitate export and import between the two countries.

Both governments should consider providing tax or other preferences for Afghan and Pakistani women-owned SMEs to support their increased trading or business expansion.

Donors should provide training on packaging, labeling, and meeting the requirements of technical regulations.

RESOLVED THAT BOTH GOVERNMENTS AND PRIVATE SECTOR FINANCIAL INSTITUTIONS SHOULD FOCUS ON PROVIDING WOMEN-OWNED SMES WITH GREATER ACCESS TO FINANCE

Access to financial resources is critical for Afghan and Pakistani women-owned SMEs. Governments and financial institutions should consider new types of loan schemes aimed at women, focusing on new or alternative types of collateral or collateral-free, low interest loans. loans should also be of long enough duration to allow women-owned SMEs to develop their businesses.

Loan procedures should be easier.

There should be special loans with low interest rates or without rates from banks, with enough time duration to support and motivate Afghan and Pakistani women to do business and develop their economies.

Both governments and commercial banks need to work together to address the problem of security and its impact on access to and recognition of letters of credit in both countries. Governments might consider special types of guarantees for letters of credits issued by banks in Afghanistan or Pakistan.

Grants should be given for the expansion and development of women-led businesses, particularly for machinery, raw materials, and assistance with packaging.

RESOLVED THAT BOTH GOVERNMENTS NEED TO URGENTLY ADDRESS CORRUPTION IN TRADE

To reduce corruption at the ports, customs clearances system should be automated.

RESOLVED THAT BOTH GOVERNMENTS SHOULD ADDRESS SECURITY IN ORDER TO PROMOTE GREATER CROSS BORDER TRADE

Both governments could develop a special secure bus service for women businesses who need to crossing the border between Afghanistan and Pakistan.